Form B22A (Chapter 7) (10/06)	

	According to the calculations required by this statement:
In re_ Eric Fisher & Sarah Vanhorn-Fisher	The presumption arises.
Debtor(s)	$ oldsymbol{rac{1}{2}} oldsymbol{rac{1}{2}} oldsymbol{The presumption does not arise.}$
Case Number:	(Check the box as directed in Parts I, III, and VI of this statement.)
(If known)	
CHAPTER 7 STATEMENT C	F CURRENT MONTHLY INCOME

## ME AND MEANS-TEST CALCULATION

In addition to Schedule I and J, this statement must be completed by every individual Chapter 7 debtor, whether or not filing jointly, whose debts are primarily consumer debts. Joint debtors may complete one statement only.

		- Printally consumer debts. Some debters may con	,					
	Part I. EXCLUSION FOR DISABLED VETERANS							
1	If you are a disabled veteran described in the Veteran's Declaration in this Part I, (1) check the box at the beginning of the Veteran's Declaration, (2) check the box for "The presumption does not arise" at the top of this statement, and (3) complete the verification in Part VIII. Do not complete any of the remaining parts of this statement.  Ueteran's Declaration. By checking this box, I declare under penalty of perjury that I am a disabled veteran (as defined in 38 U.S.C. § 3741(1)) whose indebtedness occurred primarily during a period in which I was on active duty (as defined in 10 U.S.C. § 101(d)(1)) or while I was performing a homeland defense activity (as defined in 32 U.S.C. §901(1)).							
	Par	t II. CALCULATION OF MONTHLY	INCOME FOR § 70	7(b)(7	) EXCLUS	ION		
	Marita	al/filing status. Check the box that applies and co	mplete the balance of this p	art of this	statement as	directed.		
	   a.	Jnmarried. Complete only Column A ("Debtor's	Income") for Lines 3-11					
	penalty living a	Married, not filing jointly, with declaration of separa y of perjury: "My spouse and I are legally separated apart other than for the purpose of evading the requeste only Column A ("Debtor's Income") for Lin	d under applicable non-bank uirements of § 707(b)(2)(A)	ruptcy lav	w or my spouse	e and I are		
2	c. Colum	Married, not filing jointly, without the declaration on A ("Debtor's Income") and Column B (Spou	of separate households set o se's Income) for Lines 3-	out in Line 11.	2.b above. Co	omplete both		
	d. 🗹 Lines	d. Married, filing jointly. Complete both Column A ("Debtor's Income") and Column B (Spouse's Income) for Lines 3-11.						
	All figures must reflect average monthly income received from all sources, derived during the six calendar months prior to filing the bankruptcy case, ending on the last day of the month before the filing. If the amount of monthly income varied during the six months, you must divide the six-month total by six, and enter the result on the appropriate line.				Column A Debtor's Income	Column B Spouse's Income		
3	Gross wages, salary, tips, bonuses, overtime, commissions.				\$ 1,980	\$ 2,210		
	Line a	ne from the operation of a business, profession and enter the difference in the appropriate columner less than zero. Do not include any part of the as a deduction in Part V.	(s) of Line 4. Do not enter	a				
4	a.	Gross receipts	\$	0				
	b.	Ordinary and necessary business expenses	\$	0				
	C.	Business income	Subtract Line b from Lin	e a	\$ 0	\$ 0		
	Rent and other real property income. Subtract Line b from Line a and enter the difference in the appropriate column(s) of Line 5. Do not enter a number less than zero. Do not include any part of the operating expenses entered on Line b as a deduction in Part V.							
5	a.	Gross receipts	\$	0				
	b.	Ordinary and necessary operating expenses	\$	0				
	C.	Rent and other real property income	Subtract Line b from Line	e a	\$ 0	\$ 0		
6	Interest, dividends and royalties.				\$ 0	\$ 0		
7	7 Pension and retirement income.				\$ 0	\$ 0		
	Any amounts paid by another person or entity, on a regular basis, for the household					Ť		
8	exper	nses of the debtor or the debtor's dependents, ort. Do not include amounts paid by the debtor's spr-20481-dob Doc 4 Filed 02/27/07	including child or spousa	al	  \$ Page 1 c	0		

9	Unemployment compensation. Enter the amount in in the appropriate column(s) of Line 9. However, if you contend that unemployment compensation received by you or your spouse was a benefit under the Social Security Act, do not list the amount of such compensation in Column A or B, but instead state the amount in the space below:		
	Unemployment compensation claimed to be a benefit under the Social Security Act Debtor \$0 Spouse \$0	\$ 0	\$ 0
	Income from all other sources. If necessary, list additional sources on a separate page. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, crime against humanity, or as a victim of international or domestic terrorism. Specify source and amount.		
10	a. \$ 0		
	b. \$ 0		
	Total and enter on Line 10	\$ 0	\$ 0
11	Subtotal of Current Monthly Income for § 707(b)(7). Add Lines 3 thru 10 in Column A, and, if Column B is completed, add Lines 3 through 10 in Column B. Enter the total(s).	\$ 1,980	\$ 2,210
12	Total Current Monthly Income for § 707(b)(7). If Column B has been completed, add Line 11, Column A to Line 11, Column B, and enter the total. If Column B has not been completed, enter the amount from Line 11, Column A.	\$	4,190

	Part III. APPLICATION OF § 707(b)(7) EXCLUSION					
13	Annualized Current Monthly Income for § 707(b)(7). Multiply the amount from Line 12 by the number 12 and enter the result.	\$	50,280			
14	Applicable median family income. Enter the median family income for the applicable state and household size. (This information is available by family size at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) a. Enter debtor's state of residence:  Michigan b. Enter debtor's household size:	\$	86,453			
15	Application of Section 707(b)(7). Check the applicable box and proceed as directed.  The amount on Line 13 is less than or equal to the amount on Line 14. Check the "The presunct arise" box at the top of page 1 of this statement, and complete Part VIII; do not complete Parts VII.  The amount on Line 13 is more than the amount on Line 14. Complete the remaining parts of statement.	IV, V,				

Complete Parts IV, V, VI and VII of this statement only if required. (See Line 15).

	Part IV. CALCULATION OF CURRENT MONTHLY INCOME FOR § 707(b)(2)					
16	Enter the amount from Line 12.	\$	N.A.			
17	Marital adjustment. If you checked the box at Line 2.c, enter the amount of the income listed in Line 11, Column B that was NOT paid on a regular basis for the household expenses of the debtor or the debtor's dependents. If you did not check box at Line 2.c, enter zero.	\$	N.A.			
18	Current monthly income for § 707(b)(2). Subtract Line 17 from Line 16 and enter the result.	\$	N.A.			

	Part V. CALCULATION OF DEDUCTIONS ALLOWED UNDER § 707(b)(2)					
	Subpart A: Deductions under Standards of the Internal Revenue Service (IRS)					
19	National Standards: food, clothing, household supplies, personal care, and miscellaneous. Enter "Total" amount from IRS National Standards for Allowable Living Expenses for the applicable family size and income level. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)					
20A	Local Standards: housing and utilities; non-mortgage expenses Enter amount of the IRS Housing and Utilities Standards; non-mortgage expenses for the applicable county and family size. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.)	N.A.				

20B	Local Standards: housing and utilities; mortgage/rent expense. Enter, in Line a below, th amount of the IRS Housing and Utilities Standards; mortgage/rent expense for your county and family size (this information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court); enter on Line b the total of the Average Monthly Payments for any debts secured by your home, as stated in Line 42; subtract Line b from Line a and enter the result in Line 20B. Do not enter an amount less than zero.						
200	a.	IRS Housing and Utilities Standards; mortgage/rental expense	\$ N.A.				
	b.	Average Monthly Payment for any debts secured by your home, if any, as stated in Line 42	\$ N.A.				
	C.	Net mortgage/rental expense	Subtract Line b from Line a	\$	N.A.		
21	Lines 20 Housing	Local Standards: housing and utilities; adjustment. If you contend that the process set out in Lines 20A and 20B does not accurately compute the allowance to which you are entitled under the IRS Housing and Utilities Standards, enter any additional amount to which you contend you are entitled, and state the basis for your contention in the space below:					
22	You are operating Check the expense of the control	Local Standards: transportation; vehicle operation/public transportation expense.  You are entitled to an expense allowance in this category regardless of whether you pay the expenses of operating a vehicle and regardless of whether you use public transportation.  Check the number of vehicles for which you pay the operating expenses or for which the operating expenses are included as a contribution to your household expenses in Line 8.  D D T D 2 or more.  Enter the amount from IRS Transportation Standards, Operating Costs & Public Transportation Costs for the applicable number of vehicles in the applicable Metropolitan Statistical Area or Census Region. (This information is available at <a href="https://www.usdoi.gov/ust/">www.usdoi.gov/ust/</a> or from the clerk of the bankruptcy court.)					
23	Local Standards: transportation ownership/lease expense; Vehicle 1. Check the number of vehicles for which you claim an ownership/lease expense. (You may not claim an ownership/lease expense for more than two vehicles.)  1 2 or more.  Enter, in Line a below, the amount from IRS Transportation Standards, Ownership Costs, First Car. (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). Enter in Line b the total of the Average Monthly Payments for any debts secured by Vehicle 1, as stated in Line 42; subtract Line b from Line a and enter the result in Line 23. Do not enter an amount less than zero.  a. IRS Transportation Standards, Ownership Costs, First Car \$ N.A.  b. Average Monthly Payment for any debts secured by Vehicle 1,						
	C.	as stated in Line 42  Net ownership/lease expense for Vehicle 1	\$ N.A. Subtract Line b from Line a	\$			
24	Local Standards: transportation ownership/lease expense; Vehicle 2. Complete this Line only if you checked the "2 or more" Box in Line 23.  Enter, in Line a below, the amount from IRS Transportation Standards, Ownership Costs, Second Car. (available at <a href="www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court). Enter in Line b the total of that Average Monthly Payments for any debts secured by Vehicle 2, as stated in Line 42; subtract Line b from Line a and enter the result in Line 24. Do not enter an amount less than zero.						
24	a.	IRS Transportation Standards, Ownership Costs, Second Car	\$ N.A.				
	b.	Average Monthly Payment for any debts secured by Vehicle 2, as stated in Line 42	\$ N.A.	¢			
	C.	Net ownership/lease expense for Vehicle 2	Subtract Line b from Line a	\$	N.A.		
25	Other Necessary Expenses: taxes. Enter the total average monthly expense that you actually incur for all federal, state and local taxes, other than real estate and sales taxes, such as income taxes, self employment taxes, social security taxes, and Medicare taxes. Do not include real estate or sales taxes.						
26	Other Necessary Expenses: mandatory payroll deductions. Enter the total average monthly payroll deductions that are required for your employment, such as mandatory retirement contributions, union dues, and uniform costs. Do not include discretionary amounts, such as non-mandatory 401(k) contributions.				N.A.		

		22/1 (Gridpter 7) (10/00) 00/11.			
27	Other N pay for to life or fo	\$	N.A.		
28	Other Necessary Expenses: court-ordered payments. Enter the total monthly amount that you are required to pay pursuant to court order, such as spousal or child support payments. Do not include payments on past due support obligations included in Line 44.				
29	mental that is a	Necessary Expenses: education for employment or ly challenged child. Enter the total monthly amount that condition of employment and for education that is required for ed dependent child for whom no public education providing sin	you actually expend for education a physically or mentally	\$	N.A.
30	expend o	Necessary Expenses: childcare. Enter the average monon childcare—such as baby-sitting, day care, nursery and presonal payments.		\$	N.A.
31	expend o	lecessary Expenses: health care. Enter the average mealth care expenses that are not reimbursed by insurance conclude payments for health insurance or health savings	or paid by a health savings account.	\$	N.A.
32	amount t service— the exter	Necessary Expenses: telecommunication services. that you actually pay for telecommunication services other that such as cell phones, pagers, call waiting, caller id, special long in necessary for your health and welfare or that of your depensive previously deducted.	n your basic home telephone g distance, or internet service—to	\$	N.A.
33	Total E	xpenses Allowed under IRS Standards. Enter the to	otal of Lines 19 through 32	\$	N.A.
		Subpart B: Additional Expense Deduct Note: Do not include any expenses that you			
	total the	Insurance, Disability Insurance and Health Saving average monthly amounts that you actually that you actually endents in the following categories.			
2.4	a.	Health Insurance	\$ N.A.		
34	b.	Disability Insurance	\$ N.A.		
	C.	Health Savings Account	\$ N.A.		
			Total: Add Lines a, b and c	\$	N.A.
35	monthly elderly, o	ued contributions to the care of household or family expenses that you will continue to pay for the reasonable and chronically ill, or disabled member of your household or member of pay for such expenses.	necessary care and support of an		
				\$	N.A.
36	incurred	tion against family violence. Enter any average monthly to maintain the safety of your family under the Family Violence of these expenses is required to	e Prevention and Services Act or	\$	N.A.
37	Home energy costs Enter the average monthly amount, in excess of the allowance specified by IRS Local Standards for Housing and Utilities that you actually expend for home energy costs. You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.			\$	N.A.
Education expenses for dependent children less than 18. Enter the average monthly expenses that you actually incur, not to exceed \$125 per child, in providing elementary and secondary education for your dependent children less than 18 years of age. You must provide your case trustee with documentation demonstrating that the amount claimed is reasonable and necessary and not already accounted for in the IRS Standards.			\$	N.A.	
Additional food and clothing expense. Enter the average monthly amount by which your food an clothing expenses exceed the combined allowances for food and apparel in the IRS National Standards, not to exceed five percent of those combined allowances. (This information is available at <a href="https://www.usdoj.gov/ust/">www.usdoj.gov/ust/</a> or from the clerk of the bankruptcy court.) You must provide your case trustee with documentation demonstrating that the additional amount claimed is reasonable and necessary.				N.A.	
40		ued charitable contributions. Enter the amount that you of cash or financial instruments to a charitable organization as		\$	N.A.
41	Total A	dditional Expense Deductions under § 707(b). Ente	er the total of Lines 34 through 40.	\$	N.A.
				-	

		Sub	part C: Deductions for Deb	t Payment		
	propert Average each Se Mortgag	y that you own, list the name Monthly Payment. The Avectured Creditor in the 60 mo	I claims. For each of your debts that the of creditor, identify the property searage Monthly Payment is the total of on the following the filing of the bankruments of taxes and insurance required page.	curing the debt, and state the all amounts contractually due to ptcy case, divided by 60.		
42		Name of Creditor	Property Securing the Debt	Average Monthly Payment		
	a.			\$		
	b.			\$		
	C.			\$		
				Total: Add Lines a, b and c	\$	N.A.
43		ession or foreclosure. List an nal entries on a separate pag Name of Creditor	d total any such amounts in the follow ge.  Property Securing the Debt	ving chart. If necessary, list  1/60th of the Cure Amount		
43		Name of Creditor	Property Securing the Debt	1		
	a.			\$		
	b.			\$		
	C.			Total: Add Lines a, b and c		N.A.
				Total. Add Lines a, b and c	\$	N.A.
44		ents on priority claims and alimony claims), divide	. Enter the total amount of all priority and by 60.	claims (including priority child	\$	N.A.
	the follo		kpenses. If you are eligible to file a ount in line a by the amount in line b			
	a.	Projected average month	y Chapter 13 plan payment.	\$ N.A.		
45	b.	schedules issued by the E	r district as determined under xecutive Office for United States in is available at <a href="www.usdoj.gov/ust/ankruptcy">www.usdoj.gov/ust/ankruptcy</a> court.)	N.A.		
	C.	Average monthly adminis	trative expense of Chapter 13 case	Total: Multiply Lines a and b	]	N.A.
46	Total	Deductions for Debt Pa	ayment. Enter the total of Lines 42	through 45.	\$	N.A.
		Subpart D:	Total Deductions Allowed u	ınder § 707(b)(2)	•	
17	Total	•	ed under § 707(b)(2). Enter the		\$	N.A.
					Ψ	

	Part VI. DETERMINATION OF § 707(b)(2) PRESUMPTION					
48	Enter the amount from Line 18 (Current monthly income for § 707(b)(2))	\$	N.A.			
49	Enter the amount from Line 47 (Total of all deductions allowed under § 707(b)(2))	\$	N.A.			
50	Monthly disposable income under § 707(b)(2). Subtract Line 49 from Line 48 and enter the result.	\$	N.A.			
51	60-month disposable income under § 707(b)(2). Multiply the amount in Line 50 by the number 60 and enter the result.	\$	N.A.			

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	Initial presumption determination. Check the applicable box and proceed as directed.			
	The amount on Line 51 is less than \$6,000. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII. Do not complete the remainder of Part VI.			
52	☐ The amount set forth on Line 51 is more than \$10,000. Check the "Presumption arises" bo page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII. Do the remainder of Part VI.			
	☐ The amount on Line 51 is at least \$6,000, but not more than \$10,000. Complete the re VI (Lines 53 through 55).	mainder of Part		
53	Enter the amount of your total non-priority unsecured debt	\$		
54	Threshold debt payment amount. Multiply the amount in Line 53 by the number 0.25 and enter the result.			
	Secondary presumption determination. Check the applicable box and proceed as directed.			
55	<ul> <li>□ The amount on Line 51 is less than the amount on Line 54. Check the box for "The presumption does not arise" at the top of page 1 of this statement, and complete the verification in Part VIII.</li> <li>□ The amount on Line 51 is equal to or greater than the amount on Line 54. Check the box for "The presumption arises" at the top of page 1 of this statement, and complete the verification in Part VIII. You may also complete Part VII.</li> </ul>			

## Part VII: ADDITIONAL EXPENSE CLAIMS

Other Expenses. List and describe any monthly expenses, not otherwise stated in this form, that are required for the health and welfare of you and your family and that you contend should be an additional deduction from your current monthly income under  $\S 707(b)(2)(A)(ii)(I)$ . If necessary, list additional sources on a separate page. All figures should reflect your average monthly expense for each item. Total the expenses.

Expense Description

a. \$
b. \$
c. Total: Add Lines a, b and c

Part VIII: VERIFICATION			
	I declare under penalty of perjury that the information provided in this statement is true and correct. (If this a joint case, both debtors must sign.)		
57	Date: 02/26/2007	Signature: _	/s/ Eric Fisher (Debtor)
	Date: 02/26/2007	Signature: _	/s/ Sarah Vanhorn-Fisher  (Joint Debtor, if any)